

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 20-11528-VFP  
Chapter: 7  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Vanessa C. Russy  
60 Grove Ave  
Maywood, NJ 07607

Social Security No.:  
xxx-xx-7224

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF FINAL ACCOUNT(S) OF TRUSTEE,  
OF HEARING ON APPLICATIONS FOR COMPENSATION  
(AND OF HEARING ON ABANDONMENT OF PROPERTY BY THE TRUSTEE)**

THE FINAL REPORT(S) and account(s) of the trustee in this case having been filed,

NOTICE IS HEREBY GIVEN that there will be a hearing held before Honorable Vincent F. Papalia on:

DATE: October 27, 2020  
TIME: 02:00 PM  
LOCATION: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor,  
Newark, NJ 07102

for the purpose of examining and passing on the report(s) and account(s), acting on applications for compensation and transacting such other business as may properly come before the court. Attendance by creditors is welcomed, but not required.

The account of the trustee shows:

TOTAL RECEIPTS:	\$510,000.00
TOTAL DISBURSEMENTS:	\$444,299.99
BALANCE ON HAND:	\$65,700.01

In addition to expenses of administration as may be allowed by the court, claims secured by liens and claims entitled to priority must be paid in advance of any dividends to general creditors. The following applications for compensation have been filed: (creditors may be heard before the applications are determined)

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APPLICANT(S)  
Jay L. Lubetkin, Trustee

COMMISSION OR FEES  
\$27,492.50

EXPENSES  
\$0.00

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The trustee's application to abandon the following property will be heard and acted upon:  
NONE

The trustee's reports are available for inspection in the clerks office.

Any objection to the trustee's Final Report and Account must be filed (7) seven days prior to the above date and will be heard at that time of the final meeting.

Dated: September 25, 2020

JAN: mff

Jeanne Naughton  
Clerk

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
Vanessa C. Russy  
DebtorCase No. 20-11528-VFP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 192Page 1 of 2  
Total Noticed: 27

Date Rcvd: Sep 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2020.

db +Vanessa C. Russy, 60 Grove Ave, Maywood, NJ 07607-2010  
 aty +Rabinowitz, Lubetkin & Tully, LLC, 293 Eisenhower Parkway, Suite 100, Livingston, NJ 07039-1711  
 cr +LEE RUSSY, C/O BRUCE W. RADOWITZ, ESQ., 636 CHESTNUT STREET, UNION, NJ 07083-9320  
 r +Remax Solutions, Remax Solutions, 99 Northfield Avenue, West Orange, NJ 07052-4793  
 518685967 +American Express, PO Box 1270, Newark, NJ 07101-1270  
 518796848 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 518808588 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 518685969 +Genesis FS Card Services, POB 84049, Columbus, GA 31908-4049  
 518685971 #+Kenneth Kacmar, 199 Manning Ave., River Edge, NJ 07661-1327  
 518685972 +Kohl's, POB 1456, Charlotte, NC 28201-1456  
 518748046 +Lee Russy, Att: Bruce W. Radowitz, Esq., 636 Chestnut Street, Union, NJ 07083-9320  
 518685973 #+Lee Russy, 862 Lincoln Ave., Maywood, NJ 07607-1714  
 518685976 +Marzano Lesnevick Law Group, Court Plaza South, 21 Main Street, Suite 250, Hackensack, NJ 07601-7086  
 518685978 +Russo Petruillo Law Group, LLC, 79 Main Street, Suitge 2, Hackensack, NJ 07601-8100  
 518685979 Target Card Services, POB 660170, Dallas, TX 75266-0170

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 26 2020 00:30:21 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 26 2020 00:30:19 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 518685968 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 26 2020 00:30:03 Comenity Bank, POB 659834, San Antonio, TX 78265-9134  
 518685970 E-mail/Text: sbse.cio.bnc.mail@irs.gov Sep 26 2020 00:29:49 IRS, POB 37004, Hartford, CT 06176-7004  
 518685974 +E-mail/PDF: gecscedi@recoverycorp.com Sep 26 2020 00:40:20 Lowe's, PO Box 530914, Atlanta, GA 30353-0914  
 518685975 +E-mail/Text: camanagement@mtb.com Sep 26 2020 00:29:59 M&T, POB 62182, Baltimore, MD 21264-2182  
 518822049 E-mail/Text: bnc-quantum@quantum3group.com Sep 26 2020 00:30:13 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 518758277 E-mail/Text: bnc-quantum@quantum3group.com Sep 26 2020 00:30:13 Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788  
 518822039 E-mail/Text: bnc-quantum@quantum3group.com Sep 26 2020 00:30:13 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788  
 518689819 +E-mail/PDF: gecscedi@recoverycorp.com Sep 26 2020 00:39:02 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 518831132 +E-mail/PDF: gecscedi@recoverycorp.com Sep 26 2020 00:40:20 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 518738744 +E-mail/Text: bncmail@w-legal.com Sep 26 2020 00:30:32 TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518685977 New Jersey Home Keeper Loan Program, POB 18550, 88650  
 cr\* +Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
 TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 27, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 192

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Total Noticed: 27

Date Rcvd: Sep 25, 2020

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2020 at the address(es) listed below:

Bruce W. Radowitz on behalf of Creditor LEE RUSSY torreso78@gmail.com, r45676@notify.bestcase.com  
Bruce W. Radowitz on behalf of Plaintiff Lee Russy torreso78@gmail.com, r45676@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com, lvala@rltlawfirm.com, rgaydos@rltlawfirm.com  
Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com, lvala@rltlawfirm.com, rgaydos@rltlawfirm.com  
Jeffrey A. Cooper on behalf of Trustee Jay L. Lubetkin jcooper@rltlawfirm.com, cooperatty@aol.com;rgaydos@rltlawfirm.com  
John J. Harmon on behalf of Trustee Jay L. Lubetkin jharmon@rltlawfirm.com, johnharmon42@gmail.com;rgaydos@rltlawfirm.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William L. Pegg, Jr. on behalf of Debtor Vanessa C. Russy williamlpeggjr@gmail.com, williamlpeggjr@gmail.com;peggwr84347@notify.bestcase.com

TOTAL: 9